

Exhibit 19

12-15-95

Is the letter in firm? Jack said he wants 2 things.
2 concerns

- 1 - That you don't get in trouble for fraud based on Marlene's bankruptcy
- 2 - Buy & sell proposal

Lelan Lyman

UPAC - Set up as a trading company. WC gives Jack a check to UPAC for 20,000 - 51,000 to buy the cigarettes from Fleming & we make \$300 - \$600 on each order. This happens about 2 or 3 times a month.

On one month we had a terrible receivables problem in API so Jack borrowed \$21,000⁰⁰ from UPAC & up his 30 day line of credit he eventually owed \$51,000 + dollars to Fleming.

He borrowed from Fleming John Autz \$51,000 & API had to pay back UPAC. & UPAC then paid

